

Notice of Allowability**Application No.**

10/002,948

Applicant(s)

ALEXANDER ET AL.

Examiner

MARISSA LIU

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 7/16/2010.
2. ☒ The allowed claim(s) is/are 19,20 and 22-27.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: ____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date ____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date ____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date ____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date 10/28/2010.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other ____.

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
2. Authorization for this examiner's amendment was given in a telephone interview with William Smith on November 4, 2010.
3. The application has been amended as follows:
 19. A system for leasing a motor vehicle to a credit challenged consumer comprising:
a device configured to render the vehicle operable for a predetermined period of time, the vehicle otherwise being inoperable with the installed device;
means for obtaining a funded lease for the vehicle, the means for obtaining being configured to compute at least one predetermined financial parameter in electronic form based on at least one financial parameter associated with the consumer; and
a means for activating the device upon payment of a predetermined lease amount;
wherein the means for obtaining comprises a microprocessor and the at least one predetermined financial parameter in electronic form is selected from the group consisting of a dollar amount for a revolving line of credit obtained by a leasing company from a lending institution to fund the lease; an interest rate to be paid on the revolving line of credit; insurance coverage appropriate for the funded lease; a vehicle appropriate for a consumer; a lease reviewer for approving, funding and posting the lease; a consumer appropriate for the

funded lease; at least one predetermined form and information used by the reviewer; predetermined information used by a vehicle dealership; predetermined information used by the leasing company, predetermined information used by a third party, and combinations thereof, and the at least one predetermined financial parameter is selected from the group consisting of a consumer's weekly income, job history, residential stability, available amount of cash, available trade equity and an amount of equity required to complete a lease transaction.

20. The system of claim 19 wherein the funded lease is funded by a leasing company and the means for obtaining a funded lease comprises means for calculating a revolving line of credit substantially equal to an amount of business anticipated during a predetermined period for the leasing company, using the formula:

number of deals per month x number of months x average deal value (\$).

21. (cancelled)

22. The system of ~~claim 21~~ claim 19 wherein the device is configured to render the vehicle operable for a predetermined period of time comprises a device with a microprocessor connected to the vehicle's ignition system to prevent starting of the vehicle without a predetermined authorization.

23. The system of claim 19 further comprise a device for tracking the vehicle selected from the group consisting of a Global Positional System device and a Radio Frequency Identification device.

24. The system of claim 19 wherein the means for activating the device includes transferring an authorization code selected from the group consisting of using a keypad, via radio waves and via a cellular telephone.
25. The system of claim 22 wherein the means for activating the device comprises:
the microprocessor configured to, upon delivery of the vehicle to the customer, receive a plurality of predetermined authorization codes, each of the codes upon activation rendering the vehicle operable for the predetermined period;
wherein one authorization code of the plurality of predetermined authorization codes being supplied to the customer for a paid predetermined period; the authorization code for the paid predetermined period, rendering the vehicle operable for the predetermined period when entered into the microprocessor.
26. The system of claim 25 wherein the predetermined period is selected from the group consisting of weekly, bi-weekly and monthly.
27. The system of claim 25 wherein the plurality of predetermined authorization codes includes an emergency code for allowing the vehicle to be operated for a period of predetermined short duration in response to an emergency and a reset code for resetting a previously activated emergency code.

Allowable Subject Matter

1. Claims 1-18 and 21 are cancelled. Claims 19-20 and 22-27 are pending. All the pending claims are allowed.
2. The following is an examiner's statement of reasons for allowance: The closest prior art of record is Robyn Meredith, NPL, New York Times: A Car, with a catch, when credit is bad.

Robyn Meredith shows the method of auto dealer has an offer for drivers with bad credits, but there's a catch.

3. In regard to claim 19, Robyn Meredith taken either individually or in combination with other prior art of record fails to teach or render obvious: wherein the means for obtaining comprises a microprocessor and the at least one predetermined financial parameter in electronic form is selected from the group consisting of a dollar amount for a revolving line of credit obtained by a leasing company from a lending institution to fund the lease; an interest rate to be paid on the revolving line of credit; insurance coverage appropriate for the funded lease; a vehicle appropriate for a consumer; a lease reviewer for approving, funding and posting the lease; a consumer appropriate for the funded lease; at least one predetermined form and information used by the reviewer; predetermined information used by a vehicle dealership; predetermined information used by the leasing company, predetermined information used by a third party, and combinations thereof, and the at least one predetermined financial parameter is selected from the group consisting of a consumer's weekly income, job history, residential stability, available amount of cash, available trade equity and an amount of equity required to complete a lease transaction .

4. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA LIU whose telephone number is (571)270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Any response to this action should be mailed to:

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Or faxed to (571)273-8300

Hand delivered responses should be brought to

United States Patent and Trademark Office
Customer Service Window
Randolph Building
401 Dulany Street

Alexandria, VA 22314

Any inquiry of a general nature of relating to the status of this application or proceeding should be directed to the Technology Center 3600 Customer Service Office whose telephone number is (571)272-3600.

/M. L./

Examiner, Art Unit 3694

/James P Trammell/

Supervisory Patent Examiner, Art Unit 3694